

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

U.S. BANKRUPTCY COURT
NEW JERSEY
FILED
TRENTON, NJ

In re Avraham and Sylvia Manheim

Case No. 17-33851

Reporting Period: April 1, 2018- April 31, 2018

2018 MAY 25 P 2:30

JEANNE A. NAUGHTON

BY: 
DEPUTY CLERK

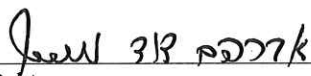
MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month


Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

Date 05/18/2018


Signature of Joint Debtor

Date 05/18/2018

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: Avraham and Sylvia Manheim
Debtor

Case No. 17-33851
Reporting Period: April 1, 2018- April 30, 2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$853.34	
RECEIPTS		
Wages (Net)	\$4,073.49	\$26,423.49
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	\$8,253.00	\$47,095
Total Receipts	\$12,326.49	\$73,518.49
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	\$2,507.52	\$15,731.02
Rental Payment(s)		
Other Secured Note Payments		
Utilities	\$658.06	\$2,522.39
Insurance	\$279.72	\$2,091.89
Auto Expense/ Transportation	\$958.23	\$5,893.28
Lease Payments		
IRA Contributions		
Repairs and Maintenance	\$447.60	\$3,067.55
Medical Expenses	\$2,292.21	\$10,923.33
Household Expenses	\$3,538.09	\$13,578.32
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)	\$1,150.64	\$12,214.83
Total Ordinary Disbursements	\$8,929.10	\$66,022.61
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	\$0.00	
Total Disbursements (Ordinary + Reorganization)	\$8,929.10	
Net Cash Flow (Total Receipts - Total Disbursements)	\$3,937.39	
Cash - End of Month (Must equal reconciled bank statement)	\$50.92	

In re _____ Avraham and Sylvia Manheim
Debtor

Case No. _____ 17-33851
Reporting Period: _____ April 1, 2018- April 31, 2018 _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
Other Income			
Rent	County Line E. Rd. 1289	\$1,650	\$6,176
Rent	Dewey Ave 325	\$3,100	\$18,370.00
Rent	Joe Parker Rd. 340G	\$1,083	\$5,886.00
Rent	Paris Ct. 1346	\$1,240	\$4,920.00
Support	Business	\$1,180	\$3,280.00
Other Taxes			
Other Ordinary Disbursements			
	See Profit & Loss Statement	\$1,150.64	
Other Reorganization Expenses			

FORM MOR-1 (INDV) (CONT)
(9/99)

Balance Sheet**As of April 30, 2018****Apr 30, 18****ASSETS****Current Assets****Checking/Savings**

0699 Manheim DIP 17-33851 4,089.13

6050 Manheim 338.86

Cash Drawer 225.64

Total Checking/Savings 4,653.63**Total Current Assets** 4,653.63**TOTAL ASSETS** 4,653.63**LIABILITIES & EQUITY****Equity**

Distributions -190.00

Opening Balance Equity -85.90

Owners Equity -105.26

Net Income 5,034.79

Total Equity 4,653.63**TOTAL LIABILITIES & EQUITY** 4,653.63

Sylvia Manheim Avraham Manheim
Profit & Loss

April 2018

	<u>Apr 18</u>
Ordinary Income/Expense	
Income	
Business Support	1,180.00
Rental Income	7,073.00
Salary	
Avraham Manheim	1,550.00
Sylvia Manheim	2,523.49
Total Salary	<u>4,073.49</u>
Total Income	<u>12,326.49</u>
Gross Profit	12,326.49
Expense	
Bank Service Charges	3.50
Cleaning & Maint	300.00
Holiday Expense	375.50
Household Exp	3,538.09
Insurance Expense	
Homeowners	279.72
Total Insurance Expense	<u>279.72</u>
Medical	2,292.21
Mortgage	2,507.52
Office Supplies	73.89
Repairs and Maintenance	447.60
Supplies	397.75
Tax	-2,902.97
Transportation	958.23
Utilities	658.06
Total Expense	<u>8,929.10</u>
Net Ordinary Income	<u>3,397.39</u>
Net Income	<u><u>3,397.39</u></u>

Sylvia Manheim Avraham Manheim
Transaction Detail By Account
April 2018

	Type	Date	Num	Adj	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
Business Support	Deposit	04/11/2018			Best Enterprise	Deposit			0699 Manheim DIP 17-33851		500.00	500.00
	Deposit	04/13/2018			Daas Kedoshim	Deposit			0699 Manheim DIP 17-33851		600.00	1,100.00
	Deposit	04/20/2018				Deposit			0699 Manheim DIP 17-33851		80.00	1,180.00
										0.00	1,180.00	1,180.00
Total Business Support												
Rental Income	Deposit	04/04/2018				Deposit	Paris Ct 1346		0699 Manheim DIP 17-33851		1,240.00	1,240.00
	Deposit	04/09/2018				Deposit	Joe Parker Rd 340G		0699 Manheim DIP 17-33851		1,083.00	2,323.00
	Deposit	04/09/2018				Deposit	County Line Rd E 1289		0699 Manheim DIP 17-33851		1,650.00	3,973.00
	Deposit	04/30/2018				Deposit	Dewey Ave 325 - 1		0699 Manheim DIP 17-33851		3,100.00	7,073.00
										0.00	7,073.00	7,073.00
Total Rental Income												
Salary												
Avraham Manheim	Deposit	04/30/2018			Yaakov Friedman	Deposit			0699 Manheim DIP 17-33851		1,550.00	1,550.00
										0.00	1,550.00	1,550.00
Total Avraham Manheim												
Sylvia Manheim	Deposit	04/25/2018			Clearview Equities	Deposit			0699 Manheim DIP 17-33851		2,523.49	2,523.49
										0.00	2,523.49	2,523.49
Total Sylvia Manheim										0.00	4,073.49	4,073.49
Total Salary										0.00	12,326.49	12,326.49
TOTAL												

RENT ROLL

PROPERTY ADDRESS:		DECEMBER:	JANUARY:	FEBRUARY:	MARCH:	APRIL:
STREET:	CITY:					
CLYDEBANK CT. 1174C	LAKEWOOD	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)
COUNTY LINE RD. E. 1289	LAKEWOOD	VACANT	\$ 790*	\$ 1650	\$ 1650	\$ 1650
DOWNING ST. 164	LAKEWOOD	\$ 1125	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE
DEWEY AVE. 325	LAKEWOOD	\$ 3100	\$ 3100	\$ 2870	\$ 3100	\$ 3100
EISENHOWER ST. 1413	LAKEWOOD	\$ 1000	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE
JOE PARKER RD. 340G	LAKEWOOD	\$ 883	\$ 1083	\$ 960	\$ 1083	\$ 1083
PARIS COURT 1346	LAKEWOOD	\$ 1240	\$ 1240	\$ 1240	\$ 1240	\$ 1240
HOFFMAN AVE. 156	TRENTON	X	X	X	X	X
RUTHERFORD AVE. 323	TRENTON	X	X	X	X	X

* \$ 860 WAS DEDUCTED FOR REPAIRS.

Sylvia Manheim Avraham Manheim
Document Page 8 of 31**Reconciliation Summary****0699 Manheim DIP 17-33851, Period Ending 04/23/2018**

	<u>Apr 23, 18</u>
Beginning Balance	853.34
Cleared Transactions	
Checks and Payments - 132 items	-15,773.73
Deposits and Credits - 23 items	14,971.31
Total Cleared Transactions	<u>-802.42</u>
Cleared Balance	<u><u>50.92</u></u>
Uncleared Transactions	
Checks and Payments - 1 item	-45.52
Total Uncleared Transactions	<u>-45.52</u>
Register Balance as of 04/23/2018	<u>5.40</u>

**Sylvia Manheim Avraham Manheim
Reconciliation Detail**

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						853.34
Cleared Transactions						
Checks and Payments - 132 items						
Check	03/25/2018	1085	Anthony	√	-209.00	-209.00
Check	03/25/2018	1013	The Gallery	√	-49.00	-258.00
Check	03/25/2018	1094	Lakeway	√	-43.00	-301.00
Check	03/26/2018	dc	Kerestir	√	-250.00	-551.00
Check	03/26/2018	dc	Lowes	√	-118.41	-669.41
Check	03/26/2018	w/d	ATM Withdrawal	√	-100.00	-769.41
Check	03/26/2018	dc	Lakeway	√	-42.00	-811.41
Check	03/26/2018	dc	Walmart	√	-31.73	-843.14
Check	03/26/2018	dc	Amazon	√	-30.95	-874.09
Check	03/26/2018	dc	GB Clothing	√	-20.00	-894.09
Check	03/26/2018	dc	Aisle 9	√	-10.47	-904.56
Check	03/26/2018	dc	Amazon	√	-7.16	-911.72
Check	03/27/2018	dc	Allstate	√	-1,012.31	-1,924.03
Check	03/27/2018	dc	Lowes	√	-265.43	-2,189.46
Check	03/27/2018	dc	Lowes	√	-218.98	-2,408.44
Check	03/27/2018	1021	Kehilla Butcher Store	√	-204.03	-2,612.47
Check	03/27/2018	1090	Aryeh Kranz	√	-180.00	-2,792.47
Check	03/27/2018	dc	Amazing Savings	√	-171.62	-2,964.09
Check	03/27/2018	1020	Dr. Christopher Tabick	√	-120.00	-3,084.09
Check	03/27/2018	1095	Morris Bowmin	√	-85.00	-3,169.09
Check	03/27/2018	dc	Aisle 9	√	-48.13	-3,217.22
Check	03/27/2018	dc	Aisle 9	√	-12.19	-3,229.41
Transfer	03/28/2018			√	-500.00	-3,729.41
Check	03/28/2018	dc	Verizon	√	-288.00	-4,017.41
Check	03/28/2018	dc	Lowes	√	-215.15	-4,232.56
Check	03/28/2018	dc	Lowes	√	-180.46	-4,413.02
Check	03/28/2018	dc	Home Depot	√	-117.01	-4,530.03
Check	03/28/2018	1022	Morris Bowmin	√	-110.00	-4,640.03
Check	03/28/2018	1093	Morris Bowmin	√	-110.00	-4,750.03
Check	03/28/2018	dc	Lowes	√	-86.80	-4,836.83

Sylvia Manheim Avraham Manheim

Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Clr	Amount	Balance
Check	03/28/2018	dc	Mrs. K. Design	√	-79.99	-4,916.82
Check	03/28/2018	1049	Lakeway	√	-9.00	-4,925.82
Check	03/28/2018	dc	Aisle 9	√	-5.16	-4,930.98
Check	03/28/2018	dc	Aisle 9	√	-2.89	-4,933.87
Check	03/29/2018	dc	Nationstar	√	-2,020.00	-6,953.87
Check	03/29/2018	dc	Seterus	√	-595.00	-7,548.87
Check	03/29/2018	1088	Nerofei	√	-360.00	-7,908.87
Check	03/29/2018	1098	Chana Goldenberg	√	-350.00	-8,258.87
Check	03/29/2018	dc	Costco	√	-311.21	-8,570.08
Transfer	03/29/2018			√	-200.00	-8,770.08
Check	03/29/2018	dc	DB Electronics	√	-70.31	-8,840.39
Check	03/29/2018	dc	Lakeway	√	-42.00	-8,882.39
Check	03/29/2018	dc	Lakeway	√	-32.92	-8,915.31
Check	03/29/2018	dc	Periwinkle	√	-25.00	-8,940.31
Check	03/29/2018	dc	Bennys Pizza	√	-12.00	-8,952.31
Check	03/30/2018	1023	London Kids	√	-279.00	-9,231.31
Check	03/30/2018	dc	Satmar Meat	√	-274.44	-9,505.75
Check	03/30/2018	1015	Girls on Glen	√	-79.00	-9,584.75
Check	03/30/2018	dc	Amazon	√	-46.73	-9,631.48
Check	03/30/2018	dc	Amazon	√	-35.97	-9,667.45
Check	03/30/2018	dc	Lakeway	√	-15.00	-9,682.45
Check	03/30/2018	dc	Emes Supermarket	√	-11.71	-9,694.16
Check	04/02/2018	dc	Center of Town	√	-221.98	-9,916.14
Check	04/02/2018	dc	Center of Town	√	-89.45	-10,005.59
Check	04/02/2018	dc	Closeout Connection	√	-58.34	-10,063.93
Check	04/04/2018	1097	Fishing Line	√	-375.50	-10,439.43
Check	04/04/2018	dc	Walmart	√	-114.31	-10,553.74
Check	04/04/2018	dc	DB Electronics	√	-51.74	-10,605.48
Check	04/04/2018	1014	The Gallery	√	-49.00	-10,654.48
Check	04/04/2018	dc	DB Electronics	√	-29.98	-10,684.46
Check	04/04/2018	dc	Lakeway	√	-28.00	-10,712.46
Check	04/05/2018	dc	Amazon	√	-144.83	-10,857.29
Check	04/05/2018	dc	Center of Town	√	-93.67	-10,950.96

Sylvia Manheim Avraham Manheim

Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Cir	Amount	Balance
Check	04/05/2018	dc	Judaica Plaza	✓	-55.61	-11,006.57
Check	04/05/2018	dc	Amazon	✓	-44.33	-11,050.90
Check	04/05/2018	dc	Amazon	✓	-39.90	-11,090.80
Check	04/05/2018	dc	Amazon	✓	-34.98	-11,125.78
Check	04/05/2018	dc	Amazon	✓	-9.59	-11,135.37
Check	04/06/2018	dc	Judaica Plaza	✓	-38.11	-11,173.48
Check	04/09/2018	dc	Fraylich	✓	-168.00	-11,341.48
Check	04/09/2018	dc	Center of Town	✓	-123.81	-11,465.29
Check	04/09/2018	atm	ATM Withdrawal	✓	-103.50	-11,568.79
Check	04/09/2018	dc	Amazon	✓	-84.13	-11,652.92
Check	04/09/2018	dc	Toys 4 U	✓	-76.48	-11,729.40
Check	04/09/2018	dc	Joseph and David	✓	-40.13	-11,769.53
Check	04/09/2018	dc	Sari's Spa	✓	-36.00	-11,805.53
Check	04/09/2018	dc	Hosiery Plus	✓	-32.92	-11,838.45
Check	04/09/2018	dc	Emes Supermarket	✓	-16.41	-11,854.86
Check	04/09/2018	dc	Beepers Plus	✓	-16.05	-11,870.91
Check	04/09/2018	dc	Staples	✓	-11.19	-11,882.10
Check	04/09/2018	dc	Circa	✓	-10.00	-11,892.10
Check	04/09/2018	dc	Staples	✓	-0.82	-11,892.92
Check	04/10/2018	dc	Costco	✓	-285.33	-12,178.25
Check	04/10/2018	1099	Shoppers Paradise	✓	-172.20	-12,350.45
Check	04/10/2018	dc	Amazon	✓	-39.99	-12,390.44
Check	04/10/2018	dc	Judaica Plaza	✓	-27.72	-12,418.16
Check	04/10/2018	dc	Circa	✓	-18.29	-12,436.45
Check	04/10/2018	dc	Supreme Health	✓	-8.78	-12,445.23
Check	04/10/2018	dc	Emes Supermarket	✓	-4.28	-12,449.51
Check	04/11/2018	1042	Dr. S. Levintar	✓	-310.00	-12,759.51
Check	04/11/2018	1044	Dr. S. Levintar	✓	-220.00	-12,979.51
Check	04/11/2018	dc	Lipa Stauber	✓	-140.00	-13,119.51
Check	04/11/2018	dc	Staples	✓	-5.05	-13,124.56
Check	04/12/2018	dc	Gmach Binyan Ariel	✓	-842.00	-13,966.56
Check	04/12/2018	1046	Anthony	✓	-389.00	-14,355.56
Check	04/12/2018	1048	Express Organic Cleaners	✓	-161.60	-14,517.16

Sylvia Manheim Avraham Manheim

Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Clr	Amount	Balance
Check	04/12/2018	dc	Amazon	√	-53.35	-14,570.51
Check	04/12/2018	dc	Paypal	√	-36.00	-14,606.51
Check	04/12/2018	1123	Lakeway	√	-25.00	-14,631.51
Check	04/12/2018	dc	Paypal	√	-19.95	-14,651.46
Check	04/12/2018	dc	Paypal	√	-15.50	-14,666.96
Check	04/13/2018	1016	Lyft	√	-50.00	-14,716.96
Check	04/16/2018	dc	Lowes	√	-270.13	-14,987.09
Check	04/16/2018		Bankdirect Capit	√	-164.86	-15,151.95
Check	04/16/2018	dc	Amazon	√	-45.49	-15,197.44
Check	04/16/2018	dc	Amazon	√	-40.42	-15,237.86
Check	04/16/2018	dc	Amazon	√	-32.99	-15,270.85
Check	04/16/2018	dc	Tech Checks	√	-30.81	-15,301.66
Check	04/16/2018	dc	Lakeway	√	-27.83	-15,329.49
Check	04/16/2018	dc	Staples	√	-25.06	-15,354.55
Check	04/16/2018	dc	Judaica Plaza	√	-24.68	-15,379.23
Check	04/16/2018	dc	Emes Supermarket	√	-17.02	-15,396.25
Check	04/16/2018	dc	Supreme Health	√	-10.31	-15,406.56
Check	04/16/2018	dc	Staples	√	-0.96	-15,407.52
Check	04/17/2018	dc	Aisle 9	√	-50.00	-15,457.52
Check	04/17/2018	dc	Aisle 9	√	-23.99	-15,481.51
Check	04/17/2018	dc	Aisle 9	√	-20.40	-15,501.91
Check	04/17/2018	dc	Zuppler	√	-18.13	-15,520.04
Check	04/17/2018	dc	Circa	√	-4.58	-15,524.62
Check	04/18/2018	dc	Supreme Health	√	-21.10	-15,545.72
Check	04/18/2018	dc	Aisle 9	√	-16.56	-15,562.28
Check	04/18/2018	dc	Uber	√	-5.00	-15,567.28
Check	04/18/2018	dc	Uber	√	-2.90	-15,570.18
Check	04/19/2018	1086	Lakeway	√	-25.00	-15,595.18
Check	04/19/2018	dc	Circa	√	-20.26	-15,615.44
Check	04/19/2018	dc	Aisle 9	√	-14.07	-15,629.51
Check	04/19/2018	dc	Zuppler	√	-9.06	-15,638.57
Check	04/20/2018	dc	Aisle 9	√	-33.14	-15,671.71
Check	04/20/2018	dc	Lakeway	√	-24.00	-15,695.71

Sylvia Manheim Avraham Manheim

Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Clr	Amount	Balance
Check	04/20/2018	dc	Beepers Plus	√	-16.05	-15,711.76
Check	04/23/2018	dc	Lowes	√	-37.47	-15,749.23
Check	04/23/2018	dc	Lakeway	√	-24.50	-15,773.73
Total Checks and Payments					-15,773.73	-15,773.73
Deposits and Credits - 23 items						
Transfer	03/26/2018			√	100.00	100.00
Deposit	03/27/2018			√	500.00	600.00
Deposit	03/27/2018		Best Enterprise	√	1,000.00	1,600.00
Deposit	03/27/2018			√	3,100.00	4,700.00
Deposit	03/28/2018		Kollel Fund	√	495.00	5,195.00
Deposit	03/28/2018		Clearview Equities	√	3,040.00	8,235.00
Deposit	03/30/2018			√	1,000.00	9,235.00
Transfer	04/02/2018			√	250.00	9,485.00
Transfer	04/03/2018			√	10.00	9,495.00
Transfer	04/03/2018			√	20.00	9,515.00
Transfer	04/03/2018			√	71.00	9,586.00
Deposit	04/04/2018			√	1,240.00	10,826.00
Deposit	04/06/2018	dc	DB Electronics	√	51.74	10,877.74
Transfer	04/09/2018			√	133.33	11,011.07
Deposit	04/09/2018			√	1,083.00	12,094.07
Deposit	04/09/2018			√	1,650.00	13,744.07
Transfer	04/11/2018			√	0.33	13,744.40
Transfer	04/11/2018			√	0.61	13,745.01
Transfer	04/11/2018			√	0.81	13,745.82
Deposit	04/11/2018		Best Enterprise	√	500.00	14,245.82
Deposit	04/13/2018		Daas Kedoshim	√	600.00	14,845.82
Deposit	04/20/2018	dc	Amazon	√	45.49	14,891.31
Deposit	04/20/2018			√	80.00	14,971.31
Total Deposits and Credits					14,971.31	14,971.31
Total Cleared Transactions					-802.42	-802.42
Cleared Balance					-802.42	50.92
Uncleared Transactions						
Checks and Payments - 1 item						

Sylvia Manheim Avraham Manheim

Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Clr	Amount	Balance
Check	03/01/2018	1130	Amazon		-45.52	-45.52
					-45.52	-45.52
					-45.52	-45.52
					-847.94	5.40

Total Checks and Payments

Total Uncleared Transactions

Register Balance as of 04/23/2018

Sylvia Manheim Avraham Manheim

Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 04/23/2018

Type	Date	Num	Name	Clr	Amount	Balance
------	------	-----	------	-----	--------	---------



Bank

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ
807 FOREST AVE
LAKEWOOD NJ 08701

Page: 1 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

Chapter 11 Checking

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Account # 433-3650699

ACCOUNT SUMMARY

Beginning Balance	853.34	Average Collected Balance	1,043.06
Deposits	11,048.00	Interest Earned This Period	0.00
Electronic Deposits	3,923.31	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	3,964.33	Days in Period	31
Electronic Payments	11,809.40		
Ending Balance	50.92		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$350.00
Total Returned Item Fees (NSF)	\$0.00	\$70.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/27	DEPOSIT	3,100.00
03/27	DEPOSIT	500.00
03/28	DEPOSIT	3,040.00
03/28	DEPOSIT	495.00
04/09	DEPOSIT	1,650.00
04/09	DEPOSIT	1,083.00
04/11	DEPOSIT	500.00
04/13	DEPOSIT	600.00
04/20	DEPOSIT	80.00
Subtotal:		11,048.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/26	ATM CASH DEPOSIT, *****30003580552 AUT 032618 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	100.00
03/27	ATM CASH DEPOSIT, *****30003580552 AUT 032618 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	1,000.00
03/30	ATM CASH DEPOSIT, *****30003580552 AUT 032918 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	1,000.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 9

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
- 2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
- 4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	50.92
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 3 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/02	ATM CASH DEPOSIT, *****30003580552 AUT 040218 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	250.00
04/03	eTransfer Credit, Online Xfer Transfer from CK 4333651572	71.00
04/03	eTransfer Credit, Online Xfer Transfer from CK 4333651655	20.00
04/03	eTransfer Credit, Online Xfer Transfer from CK 4340176050	10.00
04/04	ATM CASH DEPOSIT, *****30003580552 AUT 040318 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	1,240.00
04/06	DEBIT CARD CREDIT, *****30004047791, AUT 040618 VISA DDA REF DB ELECTRONICS DIRECT 732 901 1280 * NJ	51.74
04/09	eTransfer Credit, Online Xfer Transfer from CK 4340176050	133.33
04/11	eTransfer Credit, Online Xfer Transfer from CK 4333651572	0.81
04/11	eTransfer Credit, Online Xfer Transfer from CK 4333651655	0.61
04/11	eTransfer Credit, Online Xfer Transfer from CK 4340176050	0.33
04/20	DEBIT CARD CREDIT, *****30004047791, AUT 042018 VISA DDA REF AMAZON MKTPLACE PMTS AMZN COM BILL * WA	45.49
Subtotal:		3,923.31

Checks Paid

No. Checks: 24

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
03/28	1013	49.00	03/28	1049	9.00
04/04	1014	49.00	03/28	1085*	209.00
03/30	1015	79.00	04/19	1086	25.00
04/13	1016	50.00	03/29	1088*	360.00
03/28	1020*	120.00	03/27	1090*	180.00
03/29	1021	204.03	03/28	1093*	110.00
03/29	1022	110.00	03/28	1094	43.00
03/30	1023	279.00	03/28	1095	85.00
04/11	1042*	310.00	04/04	1097*	375.50
04/11	1044*	220.00	03/29	1098	350.00
04/12	1046*	389.00	04/10	1099	172.20
04/12	1048*	161.60	04/12	1123*	25.00
Subtotal:					3,964.33

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 4 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/26	DEBIT CARD PURCHASE, *****30004047791, AUT 032518 VISA DDA PUR KERESTIR BROOKLYN * NY	250.00
03/26	DEBIT POS, *****30003580552, AUT 032518 DDA PURCH W/CB LOWE S 1676 HOWELL * NJ	118.41
03/26	TD ATM DEBIT, *****30003580552, AUT 032518 DDA WITHDRAW 1601 MADISON AVENUE LAKEWOOD * NJ	100.00
03/26	DEBIT CARD PURCHASE, *****30003580552, AUT 032418 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	42.00
03/26	DEBIT POS, *****30003580552, AUT 032518 DDA PURCH W/CB WAL MART 2195 HOWELL * NJ	31.73
03/26	DEBIT CARD PURCHASE, *****30004047791, AUT 032218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	30.95
03/26	DEBIT CARD PURCHASE, *****30003580552, AUT 032518 VISA DDA PUR G B CLOTHING LAKEWOOD * NJ	20.00
03/26	DEBIT CARD PURCHASE, *****30003580552, AUT 032418 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	10.47
03/26	DEBIT CARD PURCHASE, *****30004047791, AUT 032218 VISA DDA PUR AMAZON COM AMZN COM BILL AMZN COM BILL * WA	7.16
03/27	ELECTRONIC PMT-TEL, ALLSTATE NJ INS INS PYMT ****00939554405	1,012.31
03/27	DEBIT POS, *****30003580552, AUT 032618 DDA PURCHASE LOWE S 1676 HOWELL * NJ	265.43
03/27	DEBIT POS, *****30003580552, AUT 032718 DDA PURCH W/CB LOWE S 1676 HOWELL * NJ	218.98
03/27	DEBIT CARD PURCHASE, *****30003580552, AUT 032518 VISA DDA PUR AMAZING SAVINGS 16 HOWELL * NJ	171.62
03/27	DEBIT CARD PURCHASE, *****30003580552, AUT 032518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	48.13
03/27	DEBIT CARD PURCHASE, *****30003580552, AUT 032518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	12.19
03/28	eTransfer Debit, Online Xfer Transfer to CK 4333651572	500.00
03/28	ELECTRONIC PMT-WEB, VERIZON PAYMENTONE ****135370001	288.00
03/28	DEBIT POS, *****30003580552, AUT 032818 DDA PURCH W/CB LOWE S 1535 BRICK * NJ	215.15
03/28	DEBIT POS, *****30003580552, AUT 032718 DDA PURCH W/CB LOWE S 1676 HOWELL * NJ	180.46
03/28	DEBIT POS, *****30003580552, AUT 032818 DDA PURCH W/CB THE HOME DEPOT 0902 LAKEWOOD * NJ	117.01
03/28	DEBIT POS, *****30003580552, AUT 032818 DDA PURCHASE LOWE S 1676 HOWELL * NJ	86.80
03/28	DEBIT CARD PURCHASE, *****30003580552, AUT 032718 VISA DDA PUR MRS K DESIGN BROOKLYN * NY	79.99
03/28	DEBIT CARD PURCHASE, *****30003580552, AUT 032618 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	5.16

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 5 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/28	DEBIT CARD PURCHASE, *****30003580552, AUT 032618 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	2.89
03/29	DEBIT POS, *****30003580552, AUT 032818 DDA PURCHASE COSTCO WHSE 0739 BRICK * NJ	311.21
03/29	eTransfer Debit, Online Xfer Transfer to CK 4340176050	200.00
03/29	DEBIT CARD PURCHASE, *****30003580552, AUT 032818 VISA DDA PUR DB ELECTRONICS LAKEWOOD * NJ	70.31
03/29	DEBIT CARD PURCHASE, *****30003580552, AUT 032718 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	42.00
03/29	DEBIT CARD PURCHASE, *****30003580552, AUT 032818 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	32.92
03/29	DEBIT CARD PURCHASE, *****30004047791, AUT 032718 VISA DDA PUR PERIWINKLE HOWELL * NJ	25.00
03/29	DEBIT CARD PURCHASE, *****30003580552, AUT 032718 VISA DDA PUR BENNY S PIZZA 7184382369 * NY	12.00
03/30	DEBIT CARD PURCHASE, *****30003580552, AUT 032818 VISA DDA PUR SATMAR MEATS POULTRY BROOKLYN * NY	274.44
03/30	DEBIT CARD PURCHASE, *****30003580552, AUT 032818 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	46.73
03/30	DEBIT CARD PURCHASE, *****30003580552, AUT 032918 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	35.97
03/30	DEBIT CARD PURCHASE, *****30003580552, AUT 032818 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	15.00
03/30	DEBIT CARD PURCHASE, *****30003580552, AUT 032818 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	11.71
04/02	ELECTRONIC PMT-TEL, NATIONSTAR DBA MR COOPER ****262806	2,020.00
04/02	ELECTRONIC PMT-TEL, SETERUS, INC. PAYMENT AVRAHAM MANHEIM	595.00
04/02	DEBIT CARD PURCHASE, *****30003580552, AUT 033018 VISA DDA PUR CENTER OF TOWN 1700 LAKEWOOD * NJ	221.98
04/02	DEBIT CARD PURCHASE, *****30003580552, AUT 033018 VISA DDA PUR CENTER OF TOWN 1700 LAKEWOOD * NJ	89.45
04/02	DEBIT CARD PURCHASE, *****30003580552, AUT 033018 VISA DDA PUR CLOSEOUT CONNECTION 3 LAKEWOOD * NJ	58.34
04/04	DEBIT POS, *****30003580552, AUT 040318 DDA PURCHASE WM SUPERC WAL MART SUP HOWELL * NJ	114.31
04/04	DEBIT CARD PURCHASE, *****30004047791, AUT 040218 VISA DDA PUR DB ELECTRONICS DIRECT 732 901 1280 * NJ	51.74
04/04	DEBIT CARD PURCHASE, *****30003580552, AUT 040318 VISA DDA PUR DB ELECTRONICS LAKEWOOD * NJ	29.98
04/04	DEBIT CARD PURCHASE, *****30003580552, AUT 040218 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	28.00
04/05	DEBIT CARD PURCHASE, *****30003580552, AUT 040418 VISA DDA PUR AMAZON COM AMZN COM BILL AMZN COM BILL * WA	144.83

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 6 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/05	DEBIT CARD PURCHASE, *****30003580552, AUT 040318 VISA DDA PUR CENTER OF TOWN 1700 LAKEWOOD * NJ	93.67
04/05	DEBIT CARD PURCHASE, *****30003580552, AUT 040318 VISA DDA PUR JUDAICA PLAZA 732 942 4500 * NY	55.61
04/05	DEBIT CARD PURCHASE, *****30003580552, AUT 040418 VISA DDA PUR AMAZON COM AMZN COM BILL AMZN COM BILL * WA	44.33
04/05	DEBIT CARD PURCHASE, *****30004047791, AUT 040418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	39.90
04/05	DEBIT CARD PURCHASE, *****30003580552, AUT 040418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	34.98
04/05	DEBIT CARD PURCHASE, *****30003580552, AUT 040318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	9.59
04/06	DEBIT CARD PURCHASE, *****30003580552, AUT 040418 VISA DDA PUR JUDAICA PLAZA 732 942 4500 * NY	38.11
04/09	DEBIT CARD PURCHASE, *****30003580552, AUT 040818 VISA DDA PUR FRAYLICH SCHOOL UNIFORM 732 886 8023 * NJ	168.00
04/09	NONTD ATM DEBIT, *****30003580552, AUT 040918 DDA WITHDRAW 69 MADISON AVENUE LAKEWOOD * NJ	103.50
04/09	DEBIT CARD PURCHASE, *****30004047791, AUT 040818 VISA DDA PUR BEEPERS PLUS PO LAKEWOOD * NJ	16.05
04/09	DEBIT CARD PURCHASE, *****30004047791, AUT 040818 VISA DDA PUR CIRCA LAKEWOOD * NJ	10.00
04/10	DEBIT POS, *****30003580552, AUT 041018 DDA PURCHASE COSTCO WHSE 0739 BRICK * NJ	285.33
04/10	DEBIT CARD PURCHASE, *****30003580552, AUT 040818 VISA DDA PUR CENTER OF TOWN 1700 LAKEWOOD * NJ	123.81
04/10	DEBIT CARD PURCHASE, *****30003580552, AUT 040818 VISA DDA PUR TOYS 4 U LAKEWOOD * NJ	76.48
04/10	DEBIT CARD PURCHASE, *****30003580552, AUT 040918 VISA DDA PUR SQ SARI S SPA GOSQ COM LAKEWOOD * NJ	36.00
04/10	DEBIT CARD PURCHASE, *****30003580552, AUT 040818 VISA DDA PUR HOSIERY PLUS KENNEDY LAKEWOOD * NJ	32.92
04/10	DEBIT CARD PURCHASE, *****30004047791, AUT 040818 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	16.41
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 041018 VISA DDA PUR SQ LIPA STAUBER BROOKLYN * NY	140.00
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 040918 VISA DDA PUR AMAZON COM AMZN COM BILL * WA	84.13
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 040918 VISA DDA PUR JOSEPH AND DAVID LAKEWOOD * NJ	40.13
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 041018 VISA DDA PUR CIRCA LAKEWOOD * NJ	18.29
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 040918 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	11.19

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 7 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 040918 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	5.05
04/11	DEBIT CARD PURCHASE, *****30003580552, AUT 040918 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	0.82
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041118 VISA DDA PUR IN GMACH BINYAN ARIEL 847 8155588 * IL	842.00
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041118 VISA DDA PUR AMAZON COM AMZN COM BILL AMZN COM BILL * WA	53.35
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041018 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	39.99
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041118 VISA DDA PUR PAYPAL GOTESLO2 402 935 7733 * CA	36.00
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041018 VISA DDA PUR JUDAICA PLAZA 732 942 4500 * NY	27.72
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041118 VISA DDA PUR PAYPAL PLATINUM 402 935 7733 * CA	19.95
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041118 VISA DDA PUR PAYPAL M TEJEDA 402 935 7733 * CA	15.50
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041018 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	8.78
04/12	DEBIT CARD PURCHASE, *****30003580552, AUT 041018 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	4.28
04/16	DEBIT POS, *****30003580552, AUT 041618 DDA PURCH W/CB LOWE S 1676 HOWELL * NJ	270.13
04/16	ELECTRONIC PMT-WEB, BANKDIRECT CAPIT WEB PMTS KXWFC9	164.86
04/16	DEBIT CARD PURCHASE, *****30004047791, AUT 041518 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	45.49
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	40.42
04/16	DEBIT CARD PURCHASE, *****30004047791, AUT 041318 VISA DDA PUR AMAZON MKTPLACE PMTS WWW WWW AMAZON CO * WA	32.99
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041318 VISA DDA PUR TECH CHECKS INC 732 9019145 * NJ	30.81
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041218 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	27.83
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041218 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	25.06
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041218 VISA DDA PUR JUDAICA PLAZA 732 942 4500 * NY	24.68
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041318 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	17.02
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041318 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	10.31

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 8 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/16	DEBIT CARD PURCHASE, *****30003580552, AUT 041218 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	0.96
04/17	DEBIT CARD PURCHASE, *****30004047791, AUT 041518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	50.00
04/17	DEBIT CARD PURCHASE, *****30004047791, AUT 041518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	23.99
04/17	DEBIT CARD PURCHASE, *****30004047791, AUT 041518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	20.40
04/17	DEBIT CARD PURCHASE, *****30004047791, AUT 041618 VISA DDA PUR ZUPPLER ONLINE FOOD ORDE 888 987 7537 * PA	18.13
04/17	DEBIT CARD PURCHASE, *****30003580552, AUT 041618 VISA DDA PUR CIRCA LAKEWOOD * NJ	4.58
04/18	DEBIT CARD PURCHASE, *****30003580552, AUT 041618 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	21.10
04/18	DEBIT CARD PURCHASE, *****30003580552, AUT 041618 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	16.56
04/18	DEBIT CARD PURCHASE, *****30004047791, AUT 041718 VISA DDA PUR UBER TRIP GPXUZ HELP UBER COM * CA	5.00
04/18	DEBIT CARD PURCHASE, *****30004047791, AUT 041718 VISA DDA PUR UBER TRIP K3YRI HELP UBER COM * CA	2.90
04/19	DEBIT CARD PURCHASE, *****30004047791, AUT 041818 VISA DDA PUR CIRCA LAKEWOOD * NJ	20.26
04/19	DEBIT CARD PURCHASE, *****30004047791, AUT 041718 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	14.07
04/19	DEBIT CARD PURCHASE, *****30004047791, AUT 041818 VISA DDA PUR ZUPPLER ONLINE FOOD ORDE 8889877537 * PA	9.06
04/20	DEBIT CARD PURCHASE, *****30004047791, AUT 041818 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	33.14
04/20	DEBIT CARD PURCHASE, *****30004047791, AUT 041818 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	24.00
04/20	DEBIT CARD PURCHASE, *****30004047791, AUT 041818 VISA DDA PUR BEEPERS PLUS MORE 732 3643374 * NJ	16.05
04/23	DEBIT CARD PURCHASE, *****30003580552, AUT 042218 VISA DDA PUR LOWE S 1676 HOWELL * NJ	37.47
04/23	DEBIT CARD PURCHASE, *****30004047791, AUT 042218 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	24.50
Subtotal:		11,809.40

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/30	ZERO DOLLAR DR, ALLSTATE NJ INS PREMIUM *****178288	0.00
Subtotal:		0.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT


SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Page: 9 of 9
Statement Period: Mar 24 2018-Apr 23 2018
Cust Ref #: 4333650699-039-T-###
Primary Account #: 433-3650699

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/23	853.34	04/09	3,126.38
03/26	342.62	04/10	2,383.23
03/27	3,033.96	04/11	2,055.37
03/28	4,468.50	04/12	432.20
03/29	2,751.03	04/13	982.20
03/30	3,009.18	04/16	291.64
04/02	274.41	04/17	174.54
04/03	375.41	04/18	128.98
04/04	966.88	04/19	60.59
04/05	543.97	04/20	112.89
04/06	557.60	04/23	50.92

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender 

**Sylvia Manheim Avraham Manheim
Reconciliation Detail**

1572 Manheim 17-33851, Period Ending 05/05/2018

	Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance							0.81
Cleared Transactions							
Checks and Payments - 3 Items							
	Transfer	04/11/2018			√	-0.81	-0.81
	Check	05/02/2018			√	-6.53	-7.34
	Check	05/04/2018			√	-552.94	-560.28
						-560.28	-560.28
Total Checks and Payments							
Deposits and Credits - 1 Item							
	Transfer	05/01/2018			√	700.00	700.00
						700.00	700.00
Total Deposits and Credits						139.72	139.72
Total Cleared Transactions						139.72	140.53
Cleared Balance						139.72	140.53
Register Balance as of 05/05/2018							



Bank

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ
807 FOREST AVE
LAKEWOOD NJ 08701

Page: 1 of 2
Statement Period: Apr 06 2018-May 05 2018
Cust Ref #: 4333651572-039-T-###
Primary Account #: 433-3651572

Chapter 11 Checking

Account # 433-3651572

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

ACCOUNT SUMMARY

Beginning Balance	0.81	Average Collected Balance	79.06
Electronic Deposits	720.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	580.28	Annual Percentage Yield Earned	0.00%
Ending Balance	140.53	Days in Period	30

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$105.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/24	eTransfer Credit, Online Xfer Transfer from CK 4333650699	20.00
05/01	eTransfer Credit, Online Xfer Transfer from CK 4333650699	700.00
Subtotal:		720.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
04/11	eTransfer Debit, Online Xfer Transfer to CK 4333650699	0.81
04/24	eTransfer Debit, Online Xfer Transfer to CK 4333650699	20.00
05/02	DEBIT CARD PURCHASE, *****30004092128, AUT 050118 VISA DDA PUR JFK INTERNATIONAL AIRP JAMAICA * NY	6.53
05/04	NONTD ATM DEBIT, *****30004092128, AUT 050418 VISA DDA W/D ZFAT ZFAT I SR	552.94
Subtotal:		580.28

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/05	0.81	05/02	693.47
04/11	0.00	05/04	140.53
05/01	700.00		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 2

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	140.53
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

Sylvia Manheim Avraham Manheim

Reconciliation Detail

1655 Manheim DIP 17-33851, Period Ending 05/11/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						0.00
Cleared Balance						0.00
Register Balance as of 05/11/2018						0.00



Bank

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ
807 FOREST AVE
LAKEWOOD NJ 08701

Page: 1 of 2
Statement Period: Apr 12 2018-May 11 2018
Cust Ref #: 4333651655-039-T-###
Primary Account #: 433-3651655

Chapter 11 Checking

SYLVIA MANHEIM
AVRAHAM MANHEIM
DIP CASE 17-33851 DIST NJ

Account # 433-3651655

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	0.00
		Interest Earned This Period	0.00
Ending Balance	0.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	30

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

How to Balance your Account

Page:

2 of 2

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	0.00
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.